

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CLARA CARTER

Debtor(s)

Case No. 16-24758

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2016.
- 2) The plan was confirmed on 09/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/10/2019.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$3,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$155.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$155.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	617.00	652.18	652.18	0.00	0.00
CBNA	Unsecured	1,823.00	NA	NA	0.00	0.00
COMCAST	Unsecured	600.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	300.00	608.51	608.51	0.00	0.00
CONSTELLATION NEW ENERGY-GAS	Unsecured	301.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	10,416.00	9,991.68	9,991.68	0.00	0.00
GM FINANCIAL	Secured	NA	20,894.94	0.00	0.00	0.00
GM FINANCIAL	Unsecured	20,659.00	3,819.84	3,819.84	0.00	0.00
GREENSKY TRADE CREDIT	Unsecured	4,529.96	4,125.21	4,125.21	0.00	0.00
ILLINOIS SECRETARY OF STATE	Unsecured	75.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	450.88	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	878.14	991.29	991.29	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	0.00	0.00	0.00	0.00
LEWIS BASKINS MD	Unsecured	700.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CTR	Unsecured	65.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	300.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,823.00	1,823.10	1,823.10	0.00	0.00
QUANTUM3 GROUP LLC	Secured	NA	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,995.00	1,856.00	1,856.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	14,872.00	14,855.37	14,855.37	0.00	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	NA	9,233.23	8,714.56	2,785.34	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	100,000.00	188,487.07	197,720.30	0.00	0.00
REVERSE MORTGAGE SOLUTIONS IN	Unsecured	86,319.00	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	275.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	0.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SRV	Unsecured	30.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SRV	Secured	589.00	534.66	534.66	534.66	0.00
VILLAGE OF CALUMET PARK	Secured	125.00	NA	125.00	125.00	0.00
VILLAGE OF CALUMET PARK	Unsecured	125.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	2,102.68	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NA	Unsecured	2,108.00	0.00	2,102.68	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$197,720.30	\$0.00	\$0.00
Mortgage Arrearage	\$8,714.56	\$2,785.34	\$0.00
Debt Secured by Vehicle	\$9,991.68	\$0.00	\$0.00
All Other Secured	\$659.66	\$659.66	\$0.00
<b>TOTAL SECURED:</b>	<b>\$217,086.20</b>	<b>\$3,445.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,834.18</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$155.00</u>	
Disbursements to Creditors	<u>\$3,445.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$3,600.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.